

# Nationwide Retirement Solutions

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Plan Fees + Fund Fees = Total Annual Cost

## Fixed Account

Currently Paying **Net** return of 4.35% (after all expenses)

## Plan Fees

Plan Administration Fee      0.70% of total account balance  
Account Maintenance Fee      \$0.00

## **Fund Expenses for each Mutual Fund Offered**

|  |       |
|--|-------|
| Gartmore Investor Destination Aggressive Fund              | 0.90% |
| Gartmore Investor Destination Moderately Aggressive Fund   | 0.90% |
| Gartmore Investor Destination Moderate Fund                | 0.89% |
| Gartmore Investor Destination Moderately Conservative Fund | 0.89% |
| Gartmore Investor Destination Conservative Fund            | 0.89% |

### **Specialty Funds**

|                                 |       |
|---------------------------------|-------|
| American Century Real Estate    | 1.17% |
| Merrill Lynch Natural Resources | 1.25% |

### **International Funds**

|                               |       |
|-------------------------------|-------|
| Gartmore International Index  | 0.75% |
| JPMorgan International Equity | 1.10% |
| Oppenheimer Global            | 1.15% |
| Templeton Foreign             | 1.23% |

### **Small Company Funds**

|                                 |       |
|---------------------------------|-------|
| Brown Capital Mgmt. Small Comp. | 1.18% |
| Dreyfus Prem. Small Cap Value   | 1.25% |
| Gartmore Small Cap Index        | 0.69% |
| GVIT Small Company              | 1.17% |
| Neuberger Berman Genesis        | 1.10% |

### **Mid-sized Company Funds**

|                               |       |
|-------------------------------|-------|
| American Century Vista        | 1.00% |
| Gartmore Mid Cap Market Index | 0.71% |
| JPMorgan Mid Cap Value        | 1.25% |

### **Large Company Funds**

|                          |       |
|--------------------------|-------|
| American Century Value   | 1.00% |
| Dreyfus Appreciation     | 0.96% |
| Gartmore Nationwide      | 0.85% |
| Gartmore S&P 500 Index   | 0.48% |
| Mass. Inv. Growth Stock  | 0.95% |
| Neu. Ber. Socially Resp. | 1.06% |
| Putnam Voyager           | 1.04% |
| T.Rowe Price Growth      | 0.92% |
| Van Kampen Gr. & Inc.    | 0.86% |

### **Bonds**

|                          |       |
|--------------------------|-------|
| Gartmore Bond Index      | 0.71% |
| PIMCO Total Return       | 0.90% |
| Waddell & Reed High Inc. | 0.82% |

### **Fixed**

|                              |       |
|------------------------------|-------|
| Gartmore Money Market        | 0.64% |
| Gartmore Morley Stable Value | 0.50% |

## **Expense Examples**

Assume you are invested in the Gartmore Investor Destination Aggressive Fund. Your annual asset-based charges are as follows:

|                        |              |
|------------------------|--------------|
| Plan Fees =            | 0.70%        |
| <u>Fund Expenses =</u> | <u>0.90%</u> |
| Total Annual Cost =    | 1.60%        |

Nationwide Fixed account is 4.35% after all expenses